

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Eugene Pisa
Elizabeth Janet Pisa
Debtors

Case No. 18-04767-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 08, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James Eugene Pisa, Elizabeth Janet Pisa, 200 Carter St., Old Forge, PA 18518-2123
aty	+ Community Bank, N.A. c/o James T. Shoemaker, Esqui, 600 Third Avenue, Kingston, PA 18704-5815
5129567	+ Allied Services, Attn: Kelly Haffner, Collection Coordina, 100 Abington Executive Park, Clarks Summit, PA 18411-2260
5129572	+ Community Bank, N.A., 45-49 Court Street, P.O. Box 509, Canton, NY 13617-0509
5129575	+ Domiano Eye Care, 189 N. Main St., Old Forge, PA 18518-1755
5129584	+ Lackawanna County Tax Claim Bureau, 135 Jefferson Ave., Scranton, PA 18503-1716
5129585	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5129587	#+ McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Mar 08 2023 23:45:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
5152091	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 08 2023 18:38:00	ABS REO Trust V, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5148208	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 08 2023 18:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5137644	EDI: PHINAMERI.COM	Mar 08 2023 23:45:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5129565	+ Email/Text: mnapoletano@ars-llc.biz	Mar 08 2023 18:38:00	Ability Recovery Svcs. LLC, P.O. Box 4031, Wyoming, PA 18644-0031
5129566	+ Email/Text: backoffice@affirm.com	Mar 08 2023 18:38:00	Affirm, Inc., 650 California St., Fl 12, San Francisco, CA 94108-2716
5129568	+ EDI: CAPITALONE.COM	Mar 08 2023 23:45:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5145253	EDI: CAPITALONE.COM	Mar 08 2023 23:45:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5150060	Email/PDF: bncnotices@becket-lee.com	Mar 08 2023 18:54:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5129569	+ Email/Text: bankruptcy@cavps.com	Mar 08 2023 18:38:00	Cavalry Portfolio Services, 500 Summit Lake Dr. Ste 4A, Valhalla, NY 10595-2323
5130064	+ Email/Text: bankruptcy@cavps.com	Mar 08 2023 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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5129570	EDI: WFNNB.COM	Mar 08 2023 23:45:00	Comenity Bank/Boscov's, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
5129571	EDI: WFNNB.COM	Mar 08 2023 23:45:00	Comenity Bank/Gander Mountain, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
5129573	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 08 2023 18:53:23	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
5129586	+ EDI: CITICORP.COM	Mar 08 2023 23:45:00	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
5129574	Email/PDF: DellBKNotifications@resurgent.com	Mar 08 2023 18:53:22	Dell Financial Services, 12334 North IH 35, Austin, TX 78753
5152044	EDI: Q3G.COM	Mar 08 2023 23:45:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5129577	EDI: PHINAMERI.COM	Mar 08 2023 23:45:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
5129578	+ EDI: HFC.COM	Mar 08 2023 23:38:00	HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
5129579	EDI: IRS.COM	Mar 08 2023 23:45:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
5129582	EDI: JEFFERSONCAP.COM	Mar 08 2023 23:45:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
5129581	EDI: JEFFERSONCAP.COM	Mar 08 2023 23:45:00	Jefferson Capital Systems, LLC, P.O. Box 7999, St. Cloud, MN 56302
5129583	Email/Text: PBNCNotifications@peritussservices.com	Mar 08 2023 18:38:00	Kohl's, P.O. Box 3004, Milwaukee, WI 53201-3004
5131900	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 08 2023 18:53:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5129588	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 08 2023 18:53:56	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
5140485	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2023 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5129589	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2023 18:38:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2710
5129590	+ Email/Text: Bankruptcies@nragroup.com	Mar 08 2023 18:38:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5138137	EDI: AGFINANCE.COM	Mar 08 2023 23:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5129591	+ EDI: AGFINANCE.COM	Mar 08 2023 23:38:00	OneMain Financial Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042
5129592	EDI: PRA.COM	Mar 08 2023 23:45:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502
5151452	EDI: PRA.COM	Mar 08 2023 23:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5129627	+ EDI: RECOVERYCORP.COM	Mar 08 2023 23:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5149387	EDI: Q3G.COM	Mar 08 2023 23:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5151218	+ Email/Text: bncmail@w-legal.com	Mar 08 2023 18:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA

			98121-3132
5129593	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 08 2023 18:38:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
5151228	+ EDI: RMSC.COM	Mar 08 2023 23:45:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5129594	EDI: RMSC.COM	Mar 08 2023 23:45:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5129595	EDI: RMSC.COM	Mar 08 2023 23:45:00	Synchrony Bank/CareCredit, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5060
5129596	EDI: RMSC.COM	Mar 08 2023 23:45:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5152047	+ Email/Text: bncmail@w-legal.com	Mar 08 2023 18:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5129597	+ EDI: WTRRN BANK.COM	Mar 08 2023 23:45:00	Target National Bank, c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581
5129598	+ EDI: VERIZONCOMB.COM	Mar 08 2023 23:38:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5143003		Community Bank, N.A., c/o James T. Shoemaker, Esqu
5135936		Community Bank, NA, c/o James T. Shoemaker, Esqu
cr	*	Merrick Bank, Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5129576	*+	Elizabeth Janet Pisa, 200 Carter St., Old Forge, PA 18518-2123
5129580	*+	James Eugene Pisa, 200 Carter St., Old Forge, PA 18518-2123

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com

District/off: 0314-5
Date Rcvd: Mar 08, 2023

User: AutoDocke
Form ID: 3180W

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James Warmbrodt	on behalf of Creditor ABS REO Trust V bkgroup@kmlawgroup.com
James T. Shoemaker	on behalf of Attorney Community Bank N.A. c/o James T. Shoemaker, Esquire jshoemaker@hkqpc.com
Michael Patrick Farrington	on behalf of Creditor ABS REO Trust V mfarrington@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 James Eugene Pisa tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 2 Elizabeth Janet Pisa tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

James Eugene Pisa

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1806

EIN --

Debtor 2

Elizabeth Janet Pisa

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0997

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04767-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:James Eugene Pisa
aka James E. Pisa, aka James PisaElizabeth Janet Pisa
aka Elizabeth J. Pisa, aka Elizabeth Pisa**By the
court:**3/8/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.